

In re:  
Joy T. Rivers  
Debtor

Case No. 21-13147-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 02, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Joy T. Rivers, 6725 N. 16th Street, Philadelphia, PA 19126-2731

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Oct 02 2024 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 02 2024 23:39:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 02 2024 23:39:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096, US 76096-3853

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2024 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Oct 02, 2024

Form ID: pdf900

Total Noticed: 5

**Name** **Email Address**

BRAD J. SADEK

on behalf of Debtor Joy T. Rivers brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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IN RE:	:	
Joy T. Rivers	:	Chapter 13
	:	Case No.: 21-13147-AMC
Debtor	:	

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**O R D E R**

AND NOW, upon consideration of the Motion to Modify Plan after Confirmation,  
and after notice and an opportunity to be heard, it is hereby:

ORDERED and DECREED that the Chapter 13 Plan may be modified.

BY THE COURT:

Dated: October 2, 2024

  
HONORABLE ASHELY M CHAN  
UNITED STATES BANKRUPTCY JUDGE